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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/789,455	
	Filing Date	February 26, 2004	
	First Named Inventor	Morrison, Kevin	
	Art Unit	2876	
	Examiner Name	Edwyn Labaze	
Total Number of Pages in This Submission	21	Attorney Docket Number	020375-043010US

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<input checked="" type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input checked="" type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard		
<table border="1"><tr><td>Remarks</td><td>The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.</td></tr></table>			Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.
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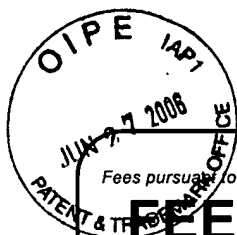
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Matthew T. Sarles		
Date	June 27, 2006	Reg. No.	58,696

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Typed or printed name	Cindy Bennett	Date	June 27, 2006



Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).

FREE TRANSMITTAL
For FY 2006☐ Applicant claims small entity status. See 37 CFR 1.27**TOTAL AMOUNT OF PAYMENT (\$)** 500**Complete if Known**

Application Number	10/789,455
Filing Date	February 26, 2004
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METHOD OF PAYMENT (check all that apply)☐ Check ☐ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): _____☒ **Deposit Account** Deposit Account 20-1430 Deposit Account Name: Townsend and Townsend and Crew LLP

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☒ Charge fee(s) indicated below ☐ Charge fee(s) indicated below, except for the filing fee☒ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 ☒ Credit any overpayments**WARNING:** Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.**FEE CALCULATION (All the fees below are due upon filing or may be subject to a surcharge.)****1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Small Entity	Fee (\$)	Small Entity	Fee (\$)	Small Entity	Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

2. EXCESS CLAIM FEES

Fee Description	Small Entity	Fee (\$)	Fee Paid (\$)
Each claim over 20 (including Reissues)	50	25	
Each independent claim over 3 (including Reissues)	200	100	
Multiple dependent claims	360	180	
Total Claims	Extra Claims	Fee (\$)	Fee Paid (\$)
_____ - 20 or HP = _____	x _____	= _____	
HP = highest number of total claims paid for, if greater than 20			
Indep. Claims	Extra Claims	Fee (\$)	Fee Paid (\$)
_____ - 3 or HP = _____	x _____	= _____	
HP = highest number of independent claims paid for, if greater than 3			

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

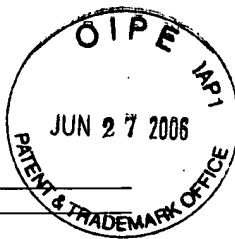
Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
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4. OTHER FEE(S)

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Other (e.g., late filing surcharge): Filing a Brief in Support of an Appeal**Fees Paid (\$)****\$500****SUBMITTED BY**

Signature		Registration No. (Attorney/Agent)	58,696	Telephone	303-571-4000
Name (Print/Type)	Matthew T. Sarles			Date	June 27, 2006



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By: _____

Cindy Bennett
Cindy Bennett

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Kevin Morrison, *et al.*

Application No.: 10/789,455

Filed: February 26, 2004

For: BULK CARD ORDERING
SYSTEM AND METHODS

Confirmation No. 5172

Examiner: Edwyn Labaze

Technology Center/Art Unit: 2876

**APPELLANTS' BRIEF
UNDER 37 CFR §41.37**

MAIL STOP: APPEAL BRIEF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Further to the Notice of Appeal mailed on April 27, 2006 for the above-referenced application, Appellants submit this Brief on Appeal.

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1. REAL PARTY IN INTEREST

The real party in interest is First Data Corporation.

2. RELATED APPEALS AND INTERFERENCES

No other appeals or interferences are known that will directly affect, are directly affected by, or have a bearing on the Board decision in this appeal.

3. STATUS OF CLAIMS

Claims 1, 3-10, 12-18, 20-22 and 24-27 are currently pending in the application. All pending claims stand finally rejected pursuant to a final Office Action mailed March 1, 2006 (the "Office Action").

The rejections of each of Claims 1, 3-10, 12-18, 20-22 and 24-27 are believed to be improper and are the subject of this appeal.

4. STATUS OF AMENDMENTS

No amendments have been entered subsequent to the Office Action mailed March 1, 2006

5. SUMMARY OF CLAIMED SUBJECT MATTER

In the following summary, Appellant has provided exemplary references to sections of the specification and drawings supporting the subject matter defined in the claims as required by 37 C.F.R. § 41.37. The specification and drawings also include additional support for other exemplary embodiments encompassed by the claimed subject matter. Thus, it should be appreciated that the references are intended to be illustrative in nature only.

Embodiments of the invention relate to systems and methods for ordering presentation instruments, such as credit cards and gift cards in bulk (Application, p. 1, ll. 18-26). Presentation instruments have become an increasingly more common way of conducting financial transactions (*id.*, p. 1, ll. 21-22). Individuals usually apply for or request cards for

themselves, one at a time (*id.*, p. 1, ll. 22-23). However, banks or employers, and sometimes even individuals, often have a need to obtain many cards at once (*id.*, p. 1, ll. 23-26). The demand for some entities to obtain multiple cards at around the same time has created the need for better card ordering systems (*id.*, p. 1, ll. 26-27).

Embodiments of the invention provide a method for ordering a plurality of presentation instruments in a single order (*id.*, p. 1, ll. 30-31). For example, a host computer could receive a request from a purchaser to order a plurality of presentation instruments, and respond by sending computer executable files which may produce at least one display screen programmed to collect purchase information (*id.*, p. 1, l. 31 – p.2, l. 4). The host computer could then receive the purchase information, which may include recipient information (*id.*, p. 2, ll. 4-6). Finally, the presentation instruments may be delivered, possibly to the purchaser or one or more recipients (*id.*, p. 2, ll. 6-12). Other embodiments of the invention provide systems for performing similar methods to those described (*id.*, p. 3, ll. 1-2).

a. Independent Claim 1

Independent Claim 1 recites a method for ordering a plurality of presentation instruments in a single order, which includes a number of aspects of the invention as described above. The method comprises receiving at a host computer system a request from a purchaser to order presentation instruments (*id.*, p. 1, l. 31 – p.2, l. 1). The presentation instrument may be a physical device usable to settle a financial transaction such as a credit card or gift card (*id.*, p. 2, ll. 7-9). The method also comprises sending at least one file which is executable by a computer of the purchaser to produce one or more corresponding display screens programmed to collect purchase information relating to the presentation instruments (*id.*, p. 2, ll. 1-4). The method further comprises receiving, at the host computer system, the purchase information from the purchaser (*id.*, p. 2, ll. 4-5). The purchase information includes a recipient information file (*id.*, p. 2, ll. 5-6). The purchase information also includes an order for a plurality of presentation instruments that include gift cards (*id.*, p. 1, l. 31 – p. 2, l. 9), some of which have different values associated therewith (*id.*, p. 8, ll. 30-33). The method also comprises delivering the presentation instruments in accordance with the purchase information (*id.*, p. 2, ll. 6-7).

b. Independent Claim 10

Independent Claim 10 recites a method for ordering a plurality of presentation instruments in a single order, which includes a number of aspects of the invention as described above. The method comprises receiving at a host computer system a request from a purchaser to order presentation instruments (*id.*, p. 2, ll. 22-23). The presentation instrument may be a non-personalized card usable to settle financial transactions (*id.*, p. 1, ll. 21-22 & p. 2, ll. 23-24). The method also comprises sending at least one file which is executable by a computer of the purchaser to produce one or more corresponding display screens programmed to collect purchase information relating to the presentation instruments (*id.*, p. 2, ll. 24-27). The method further comprises receiving, at the host computer system, the purchase information from the purchaser (*id.*, p. 2, ll. 27-29). The purchase information includes an order for a plurality of presentation instruments that include gift cards (*id.*, p. 2, ll. 21-30), some of which have different values associated therewith (*id.*, p. 8, ll. 30-33). The method also comprises delivering the presentation instruments in accordance with the purchase information (*id.*, p. 2, ll. 27-29).

c. Independent Claim 13

Independent Claim 13 recites a system for processing orders for a plurality of presentation instruments ordered simultaneously, which includes a number of aspects of the invention as described above. The system comprises a computer device programmed to: receiving a request from a purchaser computer to order the plurality of presentation instruments (*id.*, p. 3, ll. 2-4), which may be a physical device usable to settle a financial transaction (*id.*, p. 3, ll. 15-16); send at least one file which is executable by a computer of the purchaser to produce one or more corresponding display screens programmed to collect purchase information relating to the plurality of presentation instruments (*id.*, p. 3, ll. 2-7); receive the purchase information from the purchaser computer (*id.*, p. 3, ll. 2-4), the purchase information including an order for the plurality of presentation instruments that includes gift cards (*id.*, p. 3, ll. 2-16), some of which have different values associated therewith (*id.*, p. 8, ll. 30-33); and send at least a portion of the purchase information to a presentation instrument production system (*id.*, p. 3, ll. 8-9).

d. Independent Claim 21

Independent Claim 21 recites a method for purchasing a plurality of presentation instruments in a single order, which includes a number of aspects of the invention as described above. The method comprises sending to a host computer system from a purchaser computer a request to order the plurality of presentation instruments (*id.*, p. 3, ll. 19-24). The presentation instrument may be a physical device usable to settle a financial transaction such as a credit card or gift card (*id.*, p. 2, ll. 7-9). The method may also comprise receiving from the host computer system at the purchaser computer at least one file that is executable by the purchaser computer to produce at least one corresponding display screen programmed to collect purchase information relating to the plurality of presentation instruments (*id.*, p. 3, ll. 19-24). Finally, the method may also comprise sending the purchase information from the purchaser computer to the host computer system (*id.*, p. 3, ll. 23-25). The purchase information includes a recipient information file (*id.*, p. 3, ll. 25-26). The purchase information also includes an order for a plurality of presentation instruments that include gift cards (*id.*, p. 3, ll. 15-16 & p. 3, ll. 19-25), some of which have different values associated therewith (*id.*, p. 8, ll. 30-33).

6. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL

a. Claims 1, 3-5, 7-10, 13, 15-18, 20-22 and 25-27

Claims 1, 3-5, 7-10, 13, 15-18, 20-22 and 25-27 stand rejected under 35 U.S.C. §102(e) as being unpatentable over Goldstein et al. (U.S. Patent Publication No. 2004/0069845; “Goldstein”).

b. Claims 6, 12, 14 and 24

Claims 6, 12, 14 and 24 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Goldstein in view of Cuervo (U.S. Patent Publication No. 2002/0174016; “Cuervo”).

7. ARGUMENT

a. Whether claims 1, 3-5, 7-10, 13, 15-18, 20-22 and 25-27 are patentable over Goldstein

The Office Action has rejected claims 1, 3-5, 7-10, 13, 15-18, 20-22 and 25-27 under 35 U.S.C §102(e) as being unpatentable over Goldstein. For a rejection to be maintained under 35 U.S.C §102(e), the Examiner is charged with citing a single prior art reference that teaches all of the claim limitations, either expressly or inherently. The rejections of claims 1, 3-5, 7-10, 13, 15-18, 20-22 and 25-27 fail this requirement.

Goldstein describes systems and methods for producing transaction cards which ensures that duplicate and missing cards are eliminated from a group of cards (Goldstein, Abstract). Cards may include unique identifiers so that they may be individually identified and located (*Id.*). Notably however, Goldstein fails to teach how orders for transaction cards are placed.

Independent Claim 1

Claim 1 recites “sending one or more files that are executable by a computer of the purchaser to produce one or more corresponding display screens programmed to collect purchase information relating to the plurality of presentation instruments[.]” Appellant does not believe that Goldstein teaches or suggests sending files executable by a computer of a purchaser to produce display screens programmed to collect purchase information related to presentation instruments.

The Office Action states that Goldstein teaches such a limitation by stating that Goldstein discloses, for example, “application forms to redeem personal information from the requestor/purchaser” (Office Action, ¶5). The Appellant can find no teaching of such application forms in Goldstein. Indeed, Goldstein does not even once disclose applications or forms. Even if such a teaching were present in Goldstein, the Office Action does not state how such

application forms could be executable by a computer to produce display screens as recited by claim 1.

The Office Action also appears to cite paragraphs 45, 58-60 and 78 of Goldstein as possibly teaching such a limitation (Office Action, ¶5). Paragraph 45 discloses a system to make, package and track cards. Paragraphs 58-60 disclose using a hierarchy to classify cards which are produced, as well as how to use identifiers or other information about the cards to track and verify sequencing of cards in various packages. Paragraph 78 discloses ensuring that cards are made from proper components. None of these paragraphs disclose the limitations of claim 1 discussed above.

The Office Action also appears to assert that it is inherent that Goldstein teaches an application form permitting a customer to input information for ordering cards (*Id.*, ¶7). However, “[t]o establish inherency, the extrinsic evidence ‘must make clear that the missing descriptive matter is necessarily present in the thing described in the reference, and that it would be so recognized by persons of ordinary skill. ...’” (MPEP §2112 (emphasis added)). “In relying upon the theory of inherency, the examiner must provide a basis in fact and/or technical reasoning to reasonably support the determination that the allegedly inherent characteristic necessarily flows from the teachings of the applied prior art” (*Id.* (emphasis in original)).

Goldstein does not necessarily teach an application form. As detailed above, nowhere in Goldstein is an application form even mentioned. Goldstein does not seem to be particularly concerned with how an order for cards is placed, and hence does not discuss the subject at any significant length. In fact, the only location in Goldstein where “ordering” is discussed in a manner not related to card sequencing is paragraph 57. Paragraph 57 of Goldstein reads “a customer may be ordering three different types of gift cards in \$10, \$50 and \$100 denominations from the same manufacturer.” Goldstein provides no indication of how such an order for gift cards is placed. Application forms are not mentioned. Telephone ordering is not mentioned, which may not require application forms. Door-to-door sales are not mentioned, which may not require application forms. Showroom-type sales are not mentioned, which may not require application forms. Yet all of these methods are methods by which orders for cards could conceivably be received.

Therefore, ordering of cards must not necessarily be through an application form, and such forms are not inherent. Even if ordering of cards through application forms was inherently disclosed by Goldstein, the office action still fails to state how such application forms could be executable by a computer to produce display screens as recited by claim 1. Because Goldstein does not necessarily teach any type of card ordering system, Goldstein does not inherently teach or suggest application forms (which would still fail to anticipate the recitations of claim 1 even if taught).

Therefore, for all the aforementioned reasons, Goldstein fails to anticipate Claim 1 since it does not teach or suggest all of the claim's limitations, either explicitly, impliedly or inherently. Claim 1, therefore, is believed to be allowable for at least this reason.

Independent Claims 10, 13 and 21

Claims 10, 13 and 21 recite similar limitations to the limitation of claim 1 discussed above.

Claim 10 recites "sending one or more files that are executable by a computer of the purchaser to produce one or more corresponding display screens programmed to collect purchase information relating to the plurality of presentation instruments[.]"

Claim 13 recites "a computer device programmed to: ... send one or more files that are executable by a computer of the purchaser to produce one or more corresponding display screens programmed to collect purchase information relating to the plurality of presentation instruments[.]"

Claim 21 recites "receiving from the host computer system at the purchaser computer one or more files that are executable by the purchaser computer to produce one or more corresponding display screens programmed to collect purchase information relating to the plurality of presentation instruments[.]"

The Office Action appears to cite the same sections of Goldstein as discussed above in regard to claim 1 as teaching or suggesting these limitations. As discussed above, Goldstein does not teach these limitations. Therefore claims 10, 13 and 21 are believed to be allowable for at least similar reasons as discussed in regard to claim 1.

Dependent Claim 5

Claim 5 recites “delivering the presentation instruments to a designee of the purchaser.” Appellant does not believe that Goldstein teaches or suggests delivering presentation instruments to a person or entity designated by the purchaser.

The Office Action states that paragraph 65 of Goldstein teaches such a limitation. Paragraph 65 discloses a table of information which may contain location information regarding cards. This does not teach or suggest the limitation of claim 5 reciting delivering presentation instruments to a designee of the purchaser.

Therefore, Goldstein fails to anticipate Claim 5 since it does not teach or suggest all of the claim’s limitations, either explicitly or impliedly. Claim 5, therefore, is believed to be allowable for this reason. Additionally, claim 5 depends from claim 1 and is therefore also believed to be allowable at least by virtue of its dependence from an allowable base claim.

Dependent Claims 3, 4, 7-9, 15-18, 22 and 25-27

Claims 3, 4, 7-9, 15-18, 22 and 25-27 all depend either directly or indirectly from claims 1, 10, 13 or 21 and are therefore believed to be allowable at least by virtue of their dependence from an allowable base claim.

b. Whether claims 6, 12, 14 and 24 are patentable over Goldstein in view of Cuervo

The Office Action has rejected Claims 6, 12, 14 and 24 under 35 U.S.C. §103(a) as being unpatentable over Goldstein in view of Cuervo. Claims 6, 12, 14 and 24 depend from Claims 1, 10, 13 and 21 and are therefore believed to be allowable at least by virtue of their dependence from allowable base claims. Additionally, for a rejection to be maintained under 35 U.S.C. §103(a), the Examiner is charged with putting forth a *prima facie* showing of obviousness. Appellants believe a *prima facie* case has not been properly set forth by the Examiner with respect to the rejection of these claims.

The basic test for obviousness is excerpted below:

“To establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations.

The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in the applicant's disclosure.” MPEP §2143.

The Office Action proposes that combining Cuervo into Goldstein renders claims 6, 12, 14 and 24 obvious. The Office Action correctly states that Goldstein does not teach or suggest a request from a user to view usage information relating to a presentation instrument as recited by claims 6, 12, 14 and 24. Instead, the Office Action relies on Cuervo to provide this limitation and states that combining Cuervo into Goldstein would provide the advantage of enabling “the customer to keep track of the remaining balance, [and] usage of the card {such as when, where, [and] how the card has been used} in order to prevent fraudulent activities” (Office Action, ¶7). Additionally, the Office Action states that another advantage of requesting usage information would be knowing when a card would need to be replenished with funds (*Id.*).

The Office Action, however, does not state a cognizable suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to combine the two references. The Office Action merely states that it would have been obvious to one skilled in the art to combine the references because an advantage would be realized. The test for motivation-to-combine requires that not only a motivation exist, but that a motivation to combine exist (“[t]he mere fact that references can be combined or modified does not render the resultant combination obvious unless the prior art also suggests the desirability of the combination” MPEP §2143.01.III (emphasis in original)). Neither Goldstein nor Cuervo disclose that some advantage could be achieved, or problem solved, if only a system could allow a user to request usage information about cards which are manufactured in a system which ensures that duplicate and missing cards having unique identifiers are eliminated from a group of cards.

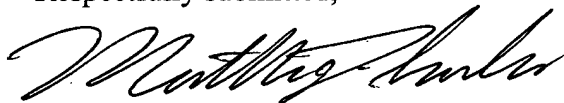
A *prima facie* case of obviousness has not been properly set forth in the Office Action because there is no motivation to combine the prior art. Additionally, claims 6, 12, 14 and 24 each depend from claim 1, 10, 13 or 21 and are therefore also believed to be allowable by virtue of their dependence from allowable claims.

8. CONCLUSION

Appellant believes that the above discussion is fully responsive to all grounds of rejection set forth in the application. Please deduct the requisite fee of \$500.00 pursuant to 37 C.F.R. §1.17(c) from Deposit Account 20-1430 and any additional fees that may be due in association with the filing of this Brief.

For these reasons, it is respectfully submitted that the rejection should be reversed.

Respectfully submitted,



Matthew T. Sarles
Reg. No. 58,696

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, California 94111-3834
Tel: 650-326-2400
Fax: 650-326-2422

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9. CLAIMS APPENDIX

1. (Previously Presented) A method for ordering a plurality of presentation instruments in a single order, comprising:

receiving at a host computer system a request from a purchaser to order the plurality of presentation instruments, wherein a presentation instrument comprises a physical device usable to settle a financial transaction;

sending one or more files that are executable by a computer of the purchaser to produce one or more corresponding display screens programmed to collect purchase information relating to the plurality of presentation instruments;

receiving at the host computer system the purchase information from the purchaser, wherein the purchase information comprises a recipient information file and wherein the purchase information comprises an order for a plurality of presentation instruments that comprise gift cards, at least some of which have different values associated therewith; and

delivering the presentation instruments in accordance with the purchase information.

2. (Canceled)

3. (Original) The method of claim 1, wherein delivering the presentation instruments in accordance with the purchase information comprises delivering the presentation instruments to each of a plurality of recipients.

4. (Original) The method of claim 1, wherein delivering the presentation instruments in accordance with the purchase information comprises delivering the presentation instruments to the purchaser.

5. (Original) The method of claim 1, wherein delivering the presentation instruments in accordance with the purchase information comprises delivering the presentation instruments to a designee of the purchaser.

6. (Original) The method of claim 1, further comprising:
receiving at the host computer system a request from a user to view usage
information relating to a presentation instrument; and
sending a file to a computer of the user, wherein the file comprises the usage
information.

7. (Original) The method of claim 1, wherein the recipient information file
comprises a selection from the group consisting of a spread sheet, a text file, and a data file.

8. (Original) The method of claim 1, wherein the purchase information
comprises a message to be embossed on each card.

9. (Original) The method of claim 1, purchase information comprises a
recipient name to be embossed on each card.

10. (Previously Presented) A method for ordering a plurality of presentation
instruments in a single order, comprising:

receiving at a host computer system a request from a purchaser to order the
plurality of presentation instruments, wherein the presentation instruments comprise non-
personalized cards usable to settle financial transactions;

sending one or more files that are executable by a computer of the purchaser to
produce one or more corresponding display screens programmed to collect purchase information
relating to the plurality of presentation instruments;

receiving at the host computer system the purchase information from the
purchaser, and wherein the purchase information comprises an order for a plurality of
presentation instruments that comprise gift cards, at least some of which have different values
associated therewith; and

delivering the presentation instruments in accordance with the purchase
information.

11. (Canceled)

12. (Original) The method of claim 10, further comprising:
receiving at the host computer system a request from a user to view usage
information relating to a presentation instrument; and
sending a file to a computer of the user, wherein the file comprises the usage
information.

13. (Previously Presented) A system for processing orders for a plurality of
presentation instruments ordered simultaneously, comprising:
a computing device programmed to:
receive a request from a purchaser computer to order the plurality of presentation
instruments, wherein a presentation instrument comprises a physical device usable to settle a
financial transaction;
send one or more files that are executable by a computer of the purchaser to
produce one or more corresponding display screens programmed to collect purchase information
relating to the plurality of presentation instruments;
receive the purchase information from the purchaser computer, wherein the
purchase information comprises an order for a plurality of presentation instruments that comprise
gift cards, at least some of which have different values associated therewith; and
send at least a portion of the purchase information to a presentation instrument
production system.

14. (Original) The system of claim 13, further comprising, a usage
information system programmed to:
receive a request from a user to view usage information relating to one of the
plurality of presentation instruments; and
send a file to a computer of the user, wherein the file comprises the usage
information.

15. (Original) The system of claim 13, wherein the purchase information
comprises a message to be embossed on each card.

16. (Original) The system of claim 13, wherein the purchase information comprises a recipient name to be embossed on each card.

17. (Original) The system of claim 13, wherein the purchase information comprises a recipient information file.

18. (Original) The system of claim 17, wherein the recipient information file comprises a selection from the group consisting of a spread sheet, a text file, and a data file.

19. (Canceled)

20. (Original) The system of claim 13, wherein the presentation instruments comprise non-personalized cards.

21. (Previously Presented) A method of purchasing a plurality of presentation instruments in a single order, comprising:

sending to a host computer system from a purchaser computer a request to order the plurality of presentation instruments, wherein a presentation instrument comprises a physical device usable to settle a financial transaction;

receiving from the host computer system at the purchaser computer one or more files that are executable by the purchaser computer to produce one or more corresponding display screens programmed to collect purchase information relating to the plurality of presentation instruments; and

sending the purchase information from the purchaser computer to the host computer system, wherein the purchase information comprises a recipient information file and wherein the purchase information comprises an order for a plurality of presentation instruments that comprise gift cards, at least some of which have different values associated therewith.

22. (Original) The method of claim 21, further comprising receiving the presentation instruments in accordance with the purchase information.

23. (Canceled)

24. (Original) The method of claim 21, further comprising sending to the host computer system a request from view usage information relating to a presentation instrument; and

receiving a file comprising the usage information.

25. (Original) The method of claim 21, wherein the recipient information file comprises a selection from the group consisting of a spread sheet, a text file, and a data file.

26. (Original) The method of claim 21, wherein the purchase information comprises a message to be embossed on each card.

27. (Original) The method of claim 21, purchase information comprises a recipient name to be embossed on each card.

10. EVIDENCE APPENDIX

None.

11. RELATED PROCEEDINGS APPENDIX

None.